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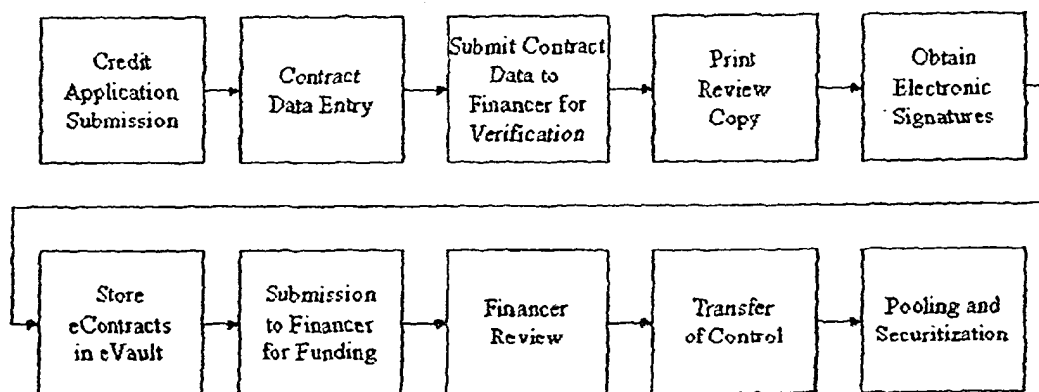
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(54) Title: INTEGRATED ELECTRONIC CREDIT APPLICATION, CONTRACTING AND SECURITIZATION SYSTEM AND METHOD

indicates the eContracting process from application submission to the funding of the eContract.



**eContracting Flow Chart**

(57) Abstract: The present invention is an integrated electronic credit application, contracting and securitization system and method. In one embodiment, the present invention comprises the following integrated components: a Credit Application Module, an eContracting Module and an eDocument Storage Module. Together the components enable "paper-less" commercial transactions.